

MIRA INFORM REPORT

Report No. :	506422
Report Date :	27.07.2018

IDENTIFICATION DETAILS

Name :	BRAVO EVENTS AND PROMOTIONS PRIVATE LIMITED
Registered Office :	406, 3 rd Floor, Prime Plaza, Munshipuliya, Indra Nagar, Luckow – 226016, Uttar Pradesh
Mobile No.:	91-9695781708 (Mr. Adil Siddiqui)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	24.04.2012
CIN No.: [Company Identification No.]	U74120UP2012PTC050074
Capital Investment / Paid-up Capital :	INR 0.100 Million
Service Tax No.:	AAECB9779JSD001
PAN No.: [Permanent Account No.]	AAECB9779J
GSTN : [Goods & Service Tax Registration No.]	09AAECB9779J2ZV
Legal Form :	Private Limited Liability Company
Line of Business :	Providing Event Management Services. (Confirmed by management)
No. of Employees :	09 (Approximately)

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :

B

Credit Rating	Explanation	Rating Comments
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B	Medium Risk	Business dealings permissible on a regular monitoring basis
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Maximum Credit Limit :	USD 2900
Status :	Small Company
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a small company incorporated in the year 2012. The company is based in Lucknow, Uttar Pradesh.</p> <p>It is engaged in providing event management services.</p> <p>For the financial year ended 2017, the company has achieved average revenue of INR 9.322 million and reported profit margin at 4.05% (approx.)</p> <p>The rating takes into consideration company's small scale of business operation along with modest net worth base of the company.</p> <p>However, the rating weakness is partially offset by debt free balance sheet of the company</p> <p>Rating also considers positive feedback received from its customer (The Social Street), (The Bucket List), (Fountain Head) for satisfactory services provided and also from its Banker (IndusInd Bank) for satisfactory banking transaction</p> <p>Trade relations are reported as fair. Business is active. Payments terms are reported to be slow but correct.</p> <p>The company can be considered for business dealings with some caution.</p> <p>Note:</p> <p>Site visit was conducted at the operative address of the company. Our executive has successfully traced the company at the address.</p> <p>At the premises, our executive met Mr. Adil Siddiqui (Authorized Person) who confirmed that company exists at the address.</p> <p>As per our executive observation, it is a six storey building and company is situated on the second floor of the building. Locality of the premises appears to be commercial, area seems to be upmarket and area of the premises is 600 sq. ft. (approx.)</p> <p>Name board of the company was sighted at the premises. Landmark of the area is "Spencer" and 8 (approx.) employees were sighted at the premises</p>

	Our executive also had a word with the neighbors i.e., "Vision IAS" and "OPTS Academy" who confirmed existence of the company at the address
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NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 27.07.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION PARTED BY

Name :	Mr. Adil Siddiqui
Designation :	Authorized Person
Contact No.:	91-9695781708
Date :	26.07.2018

LOCATIONS

Registered Office :	406, 3 rd Floor, Prime Plaza, Munshipuliya, Indra Nagar, Luckow – 226016, Uttar Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9695781708 (Mr. Adil Siddiqui) 91-8707580354 (Ms. Sameena Khan)
Fax No.:	Not Available
E-Mail :	Bravoevents.promos@gmail.com
Area :	1250 Sq.ft.
Location :	Owned
Locality :	Commercial
Operation Office :	312, 2 nd Floor, Prime Plaza, Munshipuliya, Indra Nagar, Luckow – 226016, Uttar Pradesh, India
Area :	600 Sq.ft.
Locality :	Commercial

DIRECTORS

As on 31.03.2018

Name :	Mr. Mohd Hamza
Designation :	Director
Address :	122, Manas Bihar, Lucknow - 226001, Uttar Pradesh, India
Date of Birth/Age :	25.06.1983
Date of Appointment :	24.04.2012

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PAN No.:	ACTPH6550P
DIN No.:	05258912
Name :	Mrs. Sameena Khan
Designation :	Director
Address :	411/51, Hata Bikham Khan Chowk, Lucknow – 226003, Uttar Pradesh, India
Date of Appointment :	10.03.2015
DIN No.:	07119113

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	%age
Mr. Mohd Hamza	5000	50.00
Sameena Khan	5000	50.00
Total	10000	100.00

Share holding pattern

■ Mr. Mohd Hamza ■ Sameena Khan



BUSINESS DETAILS

Line of Business :	Providing Event Management Services. (Confirmed by management)
Brand Names :	Not Available
Agencies Held :	Not Available

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Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque and RTGS
Purchasing :	Cheque and RTGS

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Not Available Note : Since subject is service provider supplier details					
Customers :	Corporate					
	Reference :	The Social Street				
	Name of the Person :	Mr. Sandeep Sharma (Group Account Manager)				
	Contact No.:	91-9871593596				
	Email:	sandeep@thesocialstreet.asia				
	Since How Long Known :	5 Years				
	Maximum Limit Dealt :	As per Requirement				
	Experience :	<table border="1"> <tr> <th>Products Service</th> <th>Overall</th> </tr> <tr> <td>Good</td> <td>Good</td> </tr> </table>	Products Service	Overall	Good	Good
Products Service	Overall					
Good	Good					
	Remark:	Gave positive response about subject company they are satisfied with their services.				
	Reference :	The Bucket List				
	Name of the Person :	Mr. Amit Tulsan (Assistant Vice President)				
	Contact No.:	91-9322435985				
	Email:	Amit.tulsan@thebucketlist.in				
	Since How Long Known :	5 Years				
	Maximum Limit Dealt :	As per Requirement				
	Experience :	<table border="1"> <tr> <th>Products Service</th> <th>Overall</th> </tr> <tr> <td>Good</td> <td>Good</td> </tr> </table>	Products Service	Overall	Good	Good
Products Service	Overall					
Good	Good					
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	<table border="1"> <tr> <td>Reference :</td> <td colspan="2">Founten Head</td> </tr> <tr> <td>Name of the Person :</td> <td colspan="2">Mr. Jignesh Chawda (Manager)</td> </tr> <tr> <td>Contact No.:</td> <td colspan="2">91-9892198068</td> </tr> <tr> <td>Email:</td> <td colspan="2">Jignesh.chavda@theevents.com</td> </tr> <tr> <td>Since How Long Known :</td> <td colspan="2">5 Years</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td colspan="2">As per Requirement</td> </tr> <tr> <td>Experience :</td> <td>Products Service</td> <td>Overall</td> </tr> <tr> <td></td> <td>Good</td> <td>Good</td> </tr> <tr> <td>Remark:</td> <td colspan="2">Gave positive response about subject company they are satisfied with their services.</td> </tr> </table>	Reference :	Founten Head		Name of the Person :	Mr. Jignesh Chawda (Manager)		Contact No.:	91-9892198068		Email:	Jignesh.chavda@theevents.com		Since How Long Known :	5 Years		Maximum Limit Dealt :	As per Requirement		Experience :	Products Service	Overall		Good	Good	Remark:	Gave positive response about subject company they are satisfied with their services.						
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No. of Employees :	09 (Approximately)																																
Bankers :	<table border="1"> <tr> <td>Bank Name</td> <td>IndusInd Bank</td> </tr> <tr> <td>Branch</td> <td>Upper Ground Floor, Regal Plaza, Plot No. 16/103, Ring Road, Indra Nagar, Extn. Munshipuliya, Lucknow - 226016, Uttar Pradesh, India</td> </tr> <tr> <td>Person Name (With Designation)</td> <td>Mr. Gaurav (Assistant Manager)</td> </tr> <tr> <td>Contact Number</td> <td>91-8874377778</td> </tr> <tr> <td>Name of Account Holder</td> <td>Bravo Events And Promotions Private Limited</td> </tr> <tr> <td>Account Number</td> <td>201002241914</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening)</td> <td>7 to 8 Months</td> </tr> <tr> <td>MICR Code:</td> <td>226234016</td> </tr> <tr> <td>NEFT / RTGS/ IFSC Code</td> <td>INDB0000750</td> </tr> <tr> <td>Email:</td> <td>bravoevents.promos@gmail.com</td> </tr> <tr> <td>Swift Code:</td> <td>INDBINBB</td> </tr> <tr> <td>A/c Type:</td> <td>Current A/c</td> </tr> <tr> <td>Average Balance Maintained (If Possible)</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (If any)</td> <td>--</td> </tr> <tr> <td>Account Operation</td> <td>--</td> </tr> <tr> <td>Remarks (If any)</td> <td>Gave positive response about the subject transaction.</td> </tr> </table>	Bank Name	IndusInd Bank	Branch	Upper Ground Floor, Regal Plaza, Plot No. 16/103, Ring Road, Indra Nagar, Extn. Munshipuliya, Lucknow - 226016, Uttar Pradesh, India	Person Name (With Designation)	Mr. Gaurav (Assistant Manager)	Contact Number	91-8874377778	Name of Account Holder	Bravo Events And Promotions Private Limited	Account Number	201002241914	Account Since (Date/Year of Account Opening)	7 to 8 Months	MICR Code:	226234016	NEFT / RTGS/ IFSC Code	INDB0000750	Email:	bravoevents.promos@gmail.com	Swift Code:	INDBINBB	A/c Type:	Current A/c	Average Balance Maintained (If Possible)	--	Credit Facilities Enjoyed (If any)	--	Account Operation	--	Remarks (If any)	Gave positive response about the subject transaction.
Bank Name	IndusInd Bank																																
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Account Since (Date/Year of Account Opening)	7 to 8 Months																																
MICR Code:	226234016																																
NEFT / RTGS/ IFSC Code	INDB0000750																																
Email:	bravoevents.promos@gmail.com																																
Swift Code:	INDBINBB																																
A/c Type:	Current A/c																																
Average Balance Maintained (If Possible)	--																																
Credit Facilities Enjoyed (If any)	--																																
Account Operation	--																																
Remarks (If any)	Gave positive response about the subject transaction.																																
Auditors :	<table border="1"> <tr> <td>Name :</td> <td>Kamal and Associates Chartered Accountants</td> </tr> <tr> <td>Address :</td> <td>Lucknow, Uttar Pradesh, India</td> </tr> <tr> <td>Memberships No.:</td> <td>433665</td> </tr> </table>		Name :	Kamal and Associates Chartered Accountants	Address :	Lucknow, Uttar Pradesh, India	Memberships No.:	433665																									
Name :	Kamal and Associates Chartered Accountants																																
Address :	Lucknow, Uttar Pradesh, India																																
Memberships No.:	433665																																

Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.100	0.100	0.100
(b) Reserves & Surplus	0.930	0.552	0.311
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	1.030	0.652	0.411
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	0.136	0.112	0.076
(c) Other current liabilities	5.660	2.719	1.928
(d) Short-term provisions	0.438	0.267	0.160
Total Current Liabilities (4)	6.234	3.098	2.164
TOTAL	7.264	3.750	2.575
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.056	0.077	0.088
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.015	0.013	0.014
(d) Long-term Loan and Advances	0.000	0.000	0.000

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	0.071	0.090	0.102
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	2.346	1.522	1.209
(d) Cash and cash equivalents	0.635	0.155	0.077
(e) Short-term loans and advances	0.813	0.554	0.328
(f) Other current assets	3.399	1.429	0.859
Total Current Assets	7.193	3.660	2.473
TOTAL	7.264	3.750	2.575

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	9.322	5.617	5.109
	Other Income	0.000	0.000	0.000
	TOTAL	9.322	5.617	5.109
Less	EXPENSES			
	Employees benefits expense	1.855	1.094	1.007
	Other expenses	6.899	4.165	3.889
	TOTAL	8.754	5.259	4.896
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.568	0.358	0.213
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.568	0.358	0.213
Less/ Add	DEPRECIATION/ AMORTISATION	0.021	0.012	0.049
	PROFIT/ (LOSS) BEFORE TAX	0.547	0.346	0.164
Less	TAX	0.169	0.105	0.069
	PROFIT/ (LOSS) AFTER TAX	0.378	0.241	0.095

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Add	PREVIOUS YEARS' BALANCE BROUGHT FORWARD	0.552	0.311	0.216
	Balance Carried to the B/S	0.930	0.552	0.311
	Earnings / (Loss) Per Share (INR)	0.094	0.60	0.24

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	91.86	98.90	86.37
Account Receivables Turnover (Income / Sundry Debtors)	3.97	3.69	4.23
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	10.14	4.65	2.42

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.86	0.83	0.84

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Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	6.05	4.75	5.27
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.05	0.12	0.21
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	4.05	4.29	1.86
Return on Total Assets ((PAT / Total Assets) * 100)	%	5.20	6.43	3.69
Return on Investment (ROI) ((PAT / Networth) * 100)	%	36.70	36.96	23.11

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.15	1.18	1.14
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.15	1.18	1.14
G-Score Ratio Financial (Networth / Total Assets)		0.14	0.17	0.16
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.15	1.18	1.14

Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

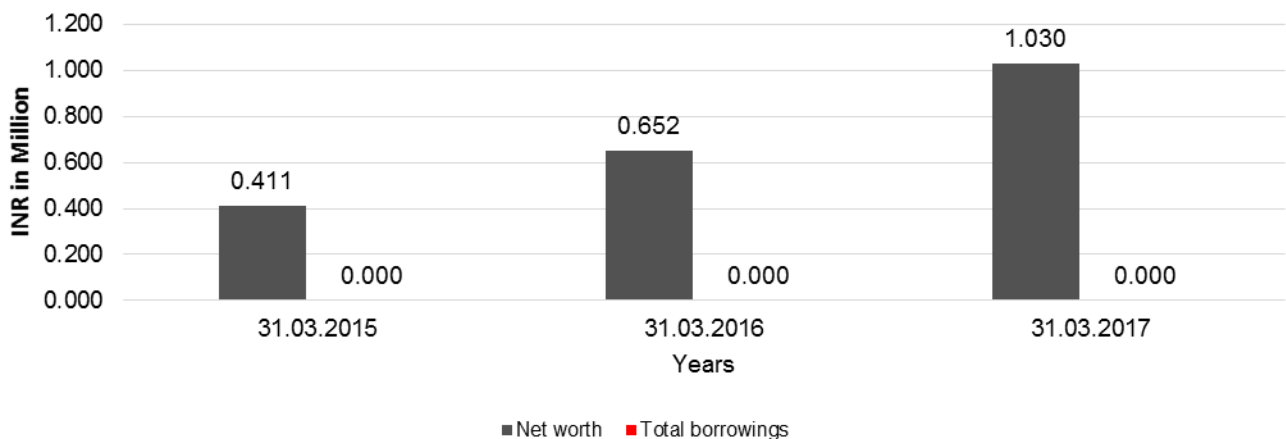
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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	0.311	0.552	0.930
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.411	0.652	1.030
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000

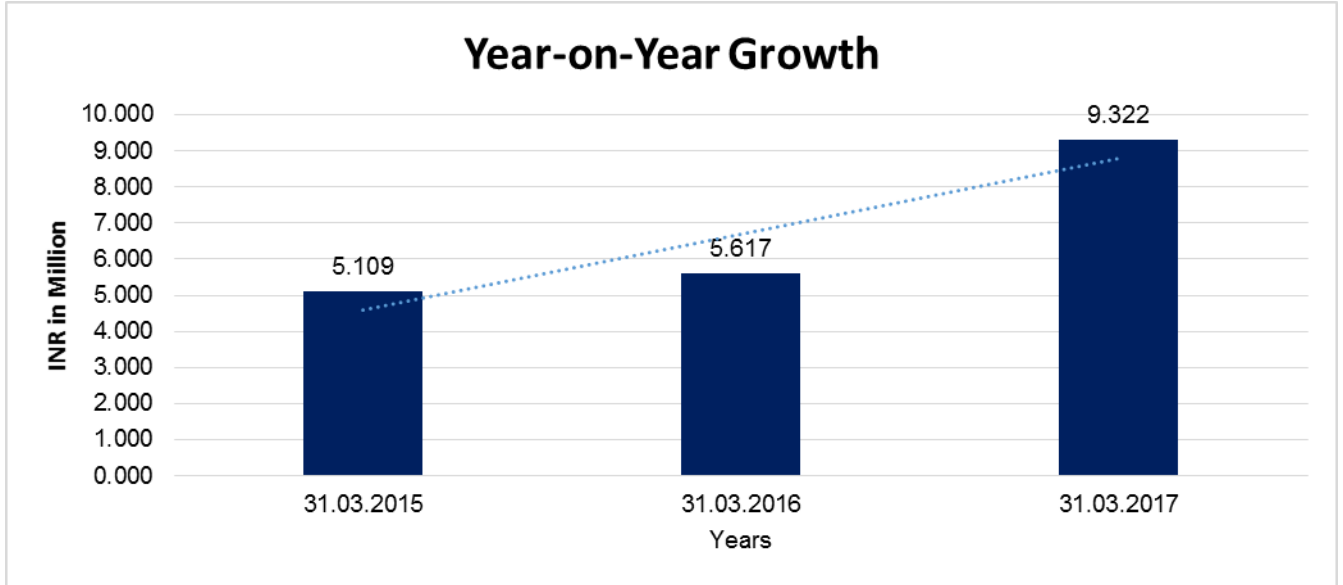
Debt to Equity



YEAR-ON-YEAR GROWTH

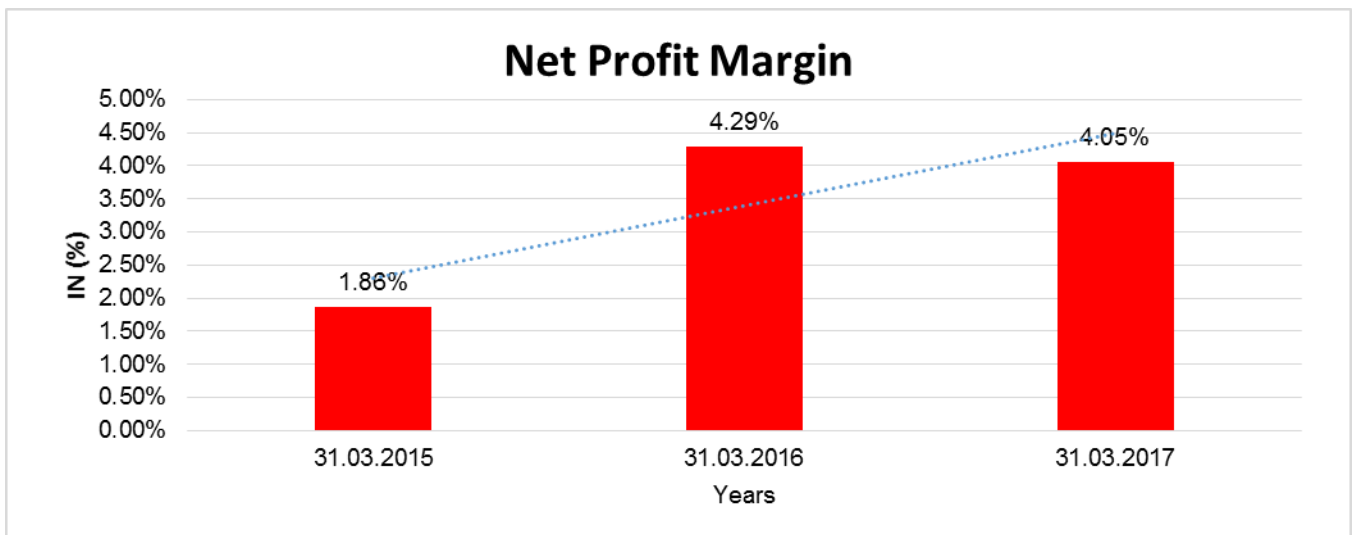
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	5.109	5.617	9.322
		9.943	65.960

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	5.109	5.617	9.322
Profit	0.095	0.241	0.378
	1.86%	4.29%	4.05%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	Yes
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES: NO CHARGES EXIST FOR THE COMPANY

FIXED ASSETS

- Furniture and Fixture
- Fan
- Computer

OBSERVATION POINTS

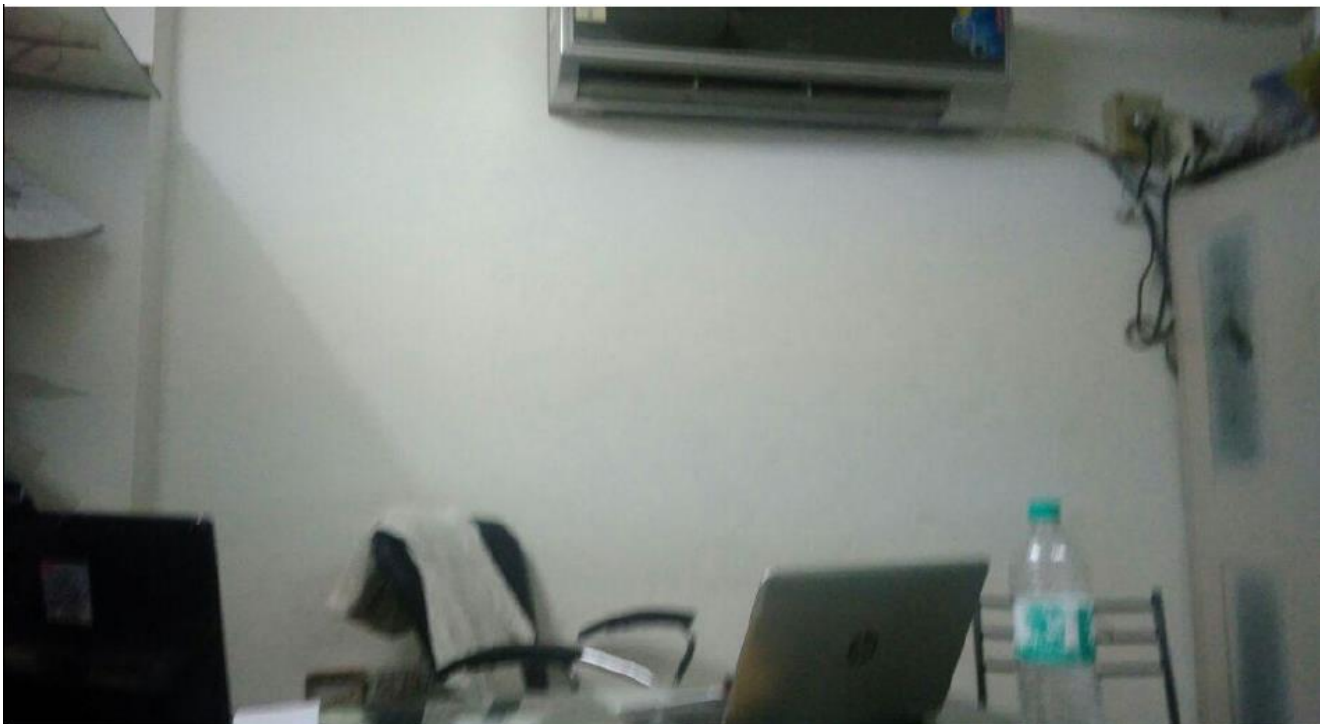
Name of Company :	BRAVO EVENTS AND PROMOTIONS PRIVATE LIMITED
Address :	312, 2 nd Floor, Prime Plaza, Munshipuliya, Indra Nagar, Luckow – 226016, Uttar Pradesh, India
Mobile No.:	91-9695781708 / 8707580354
Email:	Bravoevents.promos@gmail.com
Person to whom we met:	Mr. Adil Siddiqui (Authorized Person)
Name Board:	Sighted
Location:	Easy
Landmark (If Any):	Spencer
Total Floors of the building:	Ground + 6
Subject situated on:	2 nd Floor
Locality:	Commercial
Area of Premises :	600 sq. ft.
Area:	Upmarket
No. of Employees seen at Premises :	8
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Computer • Air Conditioner • Xerox Machine • Office Equipment

Furniture items sighted:	Office Equipment such as Table, Chairs, Sofa, Almiraha
Neighbour's Interview:	Name of company : VISION IAS Contact person name : Mr. Vishwas Name of company : OPTS ACADEMY Contact person name : Mr. Amit
Neighbour's overview:	Company is running on rented since 7 years at present address.
Proof of visit:	Photograph

PICTURES:



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NEIGHBOUR'S



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CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: ***The Courts, India Prisons Service, Interpol, etc.***

1] INFORMATION ON DESIGNATED PARTY

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 68.30
UK Pound	1	INR 89.90
Euro	1	INR 79.90

INFORMATION DETAILS

Information Gathered by :	SVA
Analysis Done by :	DIV
Report Prepared by :	SUJ

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	NO
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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